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10/657,456	09/08/2003	Michael Hattersley	GP-03-01	9809

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EXAMINER
SHRESTHA, BIJENDRA K

ART UNIT	PAPER NUMBER
3691	

NOTIFICATION DATE	DELIVERY MODE
09/13/2011	ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

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	Application No.	Applicant(s)
Office Action Summary	10/657,456	HATTERSLEY ET AL.
	Examiner	Art Unit	
	BIJENDRA K. SHRESTHA	3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on *30 June 2011*.

2a) ☒ This action is **FINAL.**   2b) ☐ This action is non-final.

3) ☐ An election was made by the applicant in response to a restriction requirement set forth during the interview on _____; the restriction requirement and election have been incorporated into this action.

4) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle,* 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

5) ☒ Claim(s) *1,4-12 and 15-24* is/are pending in the application.

   5a) Of the above claim(s) _____ is/are withdrawn from consideration.

6) ☐ Claim(s) _____ is/are allowed.

7) ☒ Claim(s) *1, 4-12 and 15-24* is/are rejected.

8) ☐ Claim(s) _____ is/are objected to.

9) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

10) ☐ The specification is objected to by the Examiner.

11) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.

   Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

   Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

12) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

   a) ☐ All   b) ☐ Some * c) ☐ None of:

   1. ☐ Certified copies of the priority documents have been received.

   2. ☐ Certified copies of the priority documents have been received in Application No. _____.

   3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

   * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
   Paper No(s)/Mail Date _____.

4) ☐ Interview Summary (PTO-413)
   Paper No(s)/Mail Date. _____.

5) ☐ Notice of Informal Patent Application

6) ☐ Other: _____.

DETAILED ACTION

Claims 1, 4-12 and 15-24 are presented for examination. Applicant filed an amendment on 06/30/2011 providing arguments/remarks. After careful consideration of applicant's amendments and arguments, Examiner maintains grounds of rejection in the instant application as set forth in detail below. Applicant's arguments with respect to claims have been fully considered but they are not found to be persuasive.

Claim Rejections - 35 USC § 103

1.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

2.   Claims 1, 4-12 and 15-24 are rejected under 35 U.S.C. 103(a) as being unpatentable by Hutchinson et al., U.S. Pub No. 2005/0102188 (reference A in attached PTO-892) in view of Writer et al., U.S. 2005/0097049 (reference B in attached PTO-892) further in view of Understein, U.S. Pub 2004/0249741 (reference C in attached PTO-892).

3.   As per claim 1, Hutchinson et al. teach a method of providing underwriting and/or servicing of an financial account, comprising:

receiving account application *over a data network* information including a bank account information (see Fig. 7; 8A-D; Fig. 15, step 270-274; where account application is filled via web browser);

transferring, over the data network, at least one randomly generated deposit

amount to the bank account corresponding to the received bank account information

(see Fig. 9C and 10C, Prepay; paragraph [0048] and [0085]; where the account uses

bank electronic fund transfer to deposit fund, for example Automated Clearing House

(ACH) and Fund Transfer Service such as CHEKFREE);

generating using the controller a financial account corresponding to the received

account application information (see Fig. 8E-G; Fig. 15, step 265), where the financial

account is electronically linked to the bank account (see paragraph [0011] and [0048]);

and

receiving, over the data network, a user selected debit transaction amount from a

plurality of debit transaction amounts when the financial account is generated (see Fig.

11C).

Hutchinson et al. <u>do not teach receiving, over the data network, a deposit

verification amount; comparing, using a controller, the received deposit verification

amount with the deposited at least one deposit amount; generating, using the controller,

a financial account corresponding to the received account application information,

wherein the financial account is electronically linked to the bank account when the

received deposit verification amount matches the deposited at least one deposit

amount</u>.

Writer et al. teach receiving a deposit verification amount; comparing the received

deposit verification amount with the deposited at least one deposit amount; generating a

financial account corresponding to the received account application information,

wherein the financial account is electronically linked to the bank account when the

received deposit verification amount matches the deposited at least one deposit amount

(Writer et al., paragraph [0013-0014]); where verifiable deposits of random values less

than $ 1.00 made into user's checking account so that new account established can be

linked (Writer et al., paragraph [0013-0016]).

Therefore, it would be obvious to one of ordinary skill in the art at the time the

invention was made to allow receiving a deposit verification amount; comparing the

received deposit verification amount with the deposited at least one deposit amount;

generating a financial account corresponding to the received account application

information, wherein the financial account is electronically linked to the bank account

when the received deposit verification amount matches the deposited at least one

deposit amount of Hutchinson et al. because Writer et al. teach that including above

features would enable to verify identity of checking account holder and its transactions

(Writer et al., paragraph [0013-0014]).

Hutchinson et al. do not teach automatically debiting, using the controller, the

user selected debit transaction amount from the bank account electronically to the

financial account at a predetermined interval; periodically verifying, using the controller,

a balance amount of the bank account; and periodically determining, using the

controller, whether to confirm that the balance amount of the bank account is equal to or

greater than an outstanding balance amount of the financial account by comparing the

verified balance amount of the bank account to the outstanding balance amount of the

financial account.

Understein teaches automatically debiting the user selected debit transaction

amount from the deposit account electronically to the financial account at a

predetermined interval; periodically verifying, using the controller, a balance amount of

the deposit account (Unserstein, paragraph [0010, 0054]); and periodically determining

whether to confirm that the balance amount of the deposit account is equal to or greater

than an outstanding balance amount of the financial account by comparing the verified

balance amount of the deposit account to the outstanding balance amount of the

financial account (Understein, Fig. 4, Steps S7-S9 ; paragraph [0038, 0041,0054 -

0055]; where user track account any time via link 30; Established account for products

and services such as utilities, parking, long distance services, tool booth etc.

periodically, in real time, debits user deposit account; the system further periodically

checks availability of funds for paying specific accounts bill and if user account have

insufficient funds, and the system links and automatically charged to user credit card or

deduct from the user's bank account, or generate an invoice).

Therefore, it would be obvious to one of ordinary skill in the art at the time the

invention was made to allow automatically debiting, using the controller, the user

selected debit transaction amount from the bank account electronically to the financial

account at a predetermined interval; periodically verifying, using the controller, a

balance amount of the bank account; and periodically determining, using the controller,

whether to confirm that the balance amount of the bank account is equal to or greater

than an outstanding balance amount of the financial account by comparing the verified

balance amount of the bank account to the outstanding balance amount of the financial

account of Hutchinson et al. because Understein teaches that including above features

would enable to qualify or validate funds for e-commerce transactions (Understein,

paragraph 0004]).

4.   As per claim 4-5, Hutchison et al. in view of Writer and Understein teach claim 1

as described above.

Hutchison et al. do not teach the predetermined interval is a 30 day and the user

selected periodic debit transaction amount includes **one of** a full balance of the financial

account, a minimum payment amount of the financial account, and a minimum payment

amount of the financial account plus a predetermined payment amount.

Understein teaches the predetermined interval is a 30 day and the user

selected periodic debit transaction amount includes one of a full balance of the financial

account, a minimum payment amount of the financial account, and a minimum payment

amount of the financial account plus a predetermined payment amount (Understein,

paragraph [0010, 0054-0050]; where user deposit account is automatically debited in

full amount and credit card automatically charged, if there is no sufficient fund in the

user's account).

Therefore, it would be obvious to one of ordinary skill in the art at the time the

invention was made to allow the predetermined interval is a 30 day and the user

selected periodic debit transaction amount includes one of a full balance of the financial

account, a minimum payment amount of the financial account, and a minimum payment

amount of the financial account plus a predetermined payment amount of Hutchinson et

al. because Understein teaches that including above features would enable to qualify or

validate funds for e-commerce transactions (Understein, paragraph 0004]).

5.   As per claim 6, Hutchison et al. in view of Writer and Understein teach claim 1 as

described above. Hutchison further teach the method comprising

        performing using the controller credit verification based on the received account

application information (see Figs. 2 and 7, Credit Processing Server (53); paragraph

[0049]; Fig. 16, steps 285-289).

6.   As per claim 7, Hutchison et al. in view of Writer and Understein teach claim 6 as

described above. Hutchison further teach the method wherein the step of performing

credit verification comprises:

        transmitting over the data network the account application information to a credit

bureau (see Fig. 2, Credit Bureau (58); Figs.16 and 22); and

        receiving over the data network a credit history information corresponding to the

transmitted account application information (see Fig. 2, Financial Institution (59); Fig.

21).

7.   As per claim 8, Hutchison et al. in view of Writer and Understein teach claim 7 as

described above. Hutchison further teach the method wherein

        the credit history information includes a numeric representation of the account

application information (see Fig. 16, steps 286 and 287).

8.   As per claim 9, Hutchison et al. in view of Writer and Understein teach claim 1 as

described above. Hutchison further teach the method wherein

the financial account is a credit card account (see Fig. 7; 8E).

9.   As per claim 10, Hutchison et al. in view of Writer and Understein teach claim 1

as described above. Hutchison further teach the method comprising

generating using the controller a financial account default notification when the

balance amount of the linked bank account falls below a predetermined minimum level

(see paragraph [0130]; where standard late payment processing, such as late notices,

finance charges, etc are performed by payment processing subsystem if buyer do not

pay as agreed).

10.   As per claim 11, Hutchison et al. in view of Writer and Understein teach claim 10

as described above. Hutchison further teach the method comprising

transmitting over the network said financial account default notification (see

paragraph [0130]; where default notification include charging interest, late notices or

finance charges is transmitted to buyer by payment processing subsystem).

11.   As per claim 12, Hutchison et al. teach a system for providing underwriting and/or

servicing of an financial account, comprising:

a data network (see Fig. 2);

a user terminal operatively coupled to the data network and configured to

transmit and receive data there from the data network (see Fig. 2, Buyer (50));

a server terminal operatively coupled to the data network (see Fig. 2; Seller

Server (51)), the server terminal configured to:

receive account application information including a bank account

information from the user terminal (Fig. 2; Fig. 7, steps 100-104);

deposit at least one deposit amount to the bank account corresponding to

the received bank account information (see Fig. 9C and 10C, Prepay; paragraph

[0048] and [0085]; where buyer account must be prepaid which could be

deposited by ACH or traditional bank check);

generate a financial account corresponding to the received account

application information (see Fig. 8E-G; Fig. 15, step 265), where the financial account is

electronically linked to the bank account (see paragraph [0011] and [0048]); and

receiving a user selected debit transaction amount from a plurality of debit

transaction amounts when the financial account is generated (see Fig. 11C).

Hutchinson et al. <u>do not teach receiving a deposit verification amount; comparing</u>

<u>the received deposit verification amount with the deposited at least one deposit amount;</u>

<u>and generating a financial account corresponding to the received account application</u>

<u>information only when the compared deposit verification amount matches the at least</u>

<u>one deposit amount, where the financial account is electronically linked to the bank</u>

<u>account</u>.

Writer et al. teach receiving a deposit verification amount; comparing the

received deposit verification amount with the deposited at least one deposit amount;

and generating a financial account corresponding to the received account application

information only when the compared deposit verification amount matches the at least

one deposit amount, where the financial account is electronically linked to the bank

account (Writer et al., paragraph [0013-0014]); where verifiable deposits of random values less than $ 1.00 made into user's checking account so that new account established can be linked (Writer et al., paragraph [0013-0016]).

Therefore, it would be obvious to one of ordinary skill in the art at the time the invention was made to allow receiving a deposit verification amount; comparing the received deposit verification amount with the deposited at least one deposit amount; and generating a financial account corresponding to the received account application information only when the compared deposit verification amount matches the at least one deposit amount, where the financial account is electronically linked to the bank account of Hutchinson et al. because Writer et al. teach that including above features would enable to verify identity of checking account holder and its transactions (Writer et al., paragraph [0013-0014]).

Hutchinson et al. do not teach debit the user selected debit transaction amount from the bank account electronically to the financial account at a predetermined interval; periodically verify a balance amount of the bank account; and periodically determine whether the balance amount of the bank account is equal to or greater than an outstanding balance amount of the financial account by comparing the verified balance amount of the bank account to the outstanding balance amount of the financial account.

Understein teaches debit the user selected debit transaction amount from the bank account electronically to the financial account at a predetermined interval (Unserstein, paragraph [0010, 0054]); periodically verify a balance amount of the bank account and periodically verify a balance amount of the bank account; and periodically

determine whether the balance amount of the bank account is equal to or greater than

an outstanding balance amount of the financial account by comparing the verified

balance amount of the bank account to the outstanding balance amount of the financial

account (Understein, Fig. 4, Steps S7-S9 ; paragraph [0038, 0041,0054 - 0055]; where

user track account any time via link 30; Established account for products and services

such as utilities, parking, long distance services, tool booth etc. periodically, in real time,

debits user deposit account; the system further periodically checks availability of funds

for paying specific accounts bill and if user account have insufficient funds, and the

system links and automatically charged to user credit card or deduct from the user's

bank account, or generate an invoice).

Therefore, it would be obvious to one of ordinary skill in the art at the time the

invention was made to allow debit the user selected debit transaction amount from the

bank account electronically to the financial account at a predetermined interval;

periodically verify a balance amount of the bank account; and periodically determine

whether the balance amount of the bank account is equal to or greater than an

outstanding balance amount of the financial account by comparing the verified balance

amount of the bank account to the outstanding balance amount of the financial account

of Hutchinson et al. because Understein teaches that including above features would

enable to qualify or validate funds for e-commerce transactions (Understein, paragraph

0004]).

12.   As per claim 15-16, Hutchison et al. in view of Writer and Understein teach claim

12 as described above. Claims 15-16 are rejected under same rational as claim 4-5

described above.

13.   As per claim 17, Hutchison et al. in view of Writer and Understein teach claim 12

as described above. Hutchison further teach the system wherein the server terminal is

further configured to:

        transmitting the account application information to a credit bureau (see Fig. 16,

Fig. 22); and

        receiving a credit history information corresponding to the transmitted account

application information (see Fig. 21).

14.   As per claim 18, Hutchison et al. in view of Writer and Understein teach claim 12

as described above. Hutchison further teach the system wherein

        the financial account is a credit card account (see Fig. 7; 8E).

15.   As per claim 19, Hutchison et al. in view of Writer and Understein teach claim 12

as described above. Hutchison further teach the system wherein the server terminal is

configured to:

        generate a financial account default notification when the balance amount of the

linked bank account falls below a predetermined minimum level (see Fig. 2; paragraph

[0130]; where financial institution (59) will generate default notification which include

late notices, finance charges); and

        transmit the account default notification to the user terminal (see Gig. 2;

paragraph [0130]; where financial institution (59) issues late notices or levy finance

charge to user through data network).

16.   As per claim 20, Hutchison et al. teach a program storage device readable by a

machine, tangibly embodying a program of instructions executable by the machine to

perform a method of providing underwriting and servicing of a financial account (see

Fig. 2; paragraph [0055]), the method comprising:

receiving account application information including a bank account information

(Fig. 2; Fig. 7, steps 100-104);

depositing at least one deposit amount to the bank account corresponding to the

received bank account information (see Fig. 9C and 10C, Prepay; paragraph [0048]

and [0085]; where buyer account must be prepaid which could be deposited by ACH

or traditional bank check);

generate a financial account corresponding to the received account application

information (see Fig. 8E-G; Fig. 15, step 265), where the financial account is

electronically linked to the bank account (see paragraph [0011] and [0048]); and

receiving a user selected debit transaction amount from a plurality of debit

transaction amounts when the financial account is generated (see Fig. 11C);

Hutchinson et al. <u>do not teach receiving a deposit verification amount; comparing</u>

<u>the received deposit verification amount with the deposited at least one deposit amount;</u>

<u>and generating a financial account corresponding to the received account application</u>

<u>information only when the compared deposit verification amount matches the at least</u>

one deposit amount, where the financial account is electronically linked to the bank
account.

Writer et al. teach receiving a deposit verification amount; comparing the
received deposit verification amount with the deposited at least one deposit amount;
and generating a financial account corresponding to the received account application
information only when the compared deposit verification amount matches the at least
one deposit amount, where the financial account is electronically linked to the bank
account (Writer et al., paragraph [0013-0014]); where verifiable deposits of random
values less than $ 1.00 made into user's checking account so that new account
established can be linked (Writer et al., paragraph [0013-0016]).

Therefore, it would be obvious to one of ordinary skill in the art at the time the
invention was made to allow receiving a deposit verification amount; comparing the
received deposit verification amount with the deposited at least one deposit amount;
and generating a financial account corresponding to the received account application
information only when the compared deposit verification amount matches the at least
one deposit amount, where the financial account is electronically linked to the bank
account of Hutchinson et al. because Writer et al. teach that including above features
would enable to verify identity of checking account holder and its transactions (Writer et
al., paragraph [0013-0014]).

Hutchinson et al. do not teach automatically debiting the user selected debit
transaction amount from the bank account electronically to the financial account at a
predetermined interval; periodically verifying a balance amount of the bank account; and

periodically determining whether the balance amount of the bank account is equal to or

greater than an outstanding balance amount of the financial account by comparing the

verified balance amount of the bank account to the outstanding balance amount of the

financial account.

Understein teaches automatically debiting the user selected debit transaction

amount from the bank account electronically to the financial account at a predetermined

interval (Unserstein, paragraph [0010, 0054]); periodically verifying a balance amount of

the bank account; and periodically determining whether the balance amount of the bank

account is equal to or greater than an outstanding balance amount of the financial

account by comparing the verified balance amount of the bank account to the

outstanding balance amount of the financial account (Understein, Fig. 4, Steps S7-S9 ;

paragraph [0038, 0041,0054 - 0055]; where user track account any time via link 30;

Established account for products and services such as utilities, parking, long distance

services, tool booth etc. periodically, in real time, debits user deposit account; the

system further periodically checks availability of funds for paying specific accounts bill

and if user account have insufficient funds, and the system links and automatically

charged to user credit card or deduct from the user's bank account, or generate an

invoice).

Therefore, it would be obvious to one of ordinary skill in the art at the time the

invention was made to allow automatically debiting the user selected debit transaction

amount from the bank account electronically to the financial account at a predetermined

interval; periodically verifying a balance amount of the bank account; and periodically

determining whether the balance amount of the bank account is equal to or greater than

an outstanding balance amount of the financial account by comparing the verified

balance amount of the bank account to the outstanding balance amount of the financial

account of Hutchinson et al. because Understein teaches that including above features

would enable to qualify or validate funds for e-commerce transactions (Understein,

paragraph 0004]).

21.   As per claim 21-24, Hutchison et al. in view of Writer and Understein teach

claims 1 and 21 as described above.

Hutchison do not teach automatically adjusting one or more characteristics of the

financial account when the verified balance amount of the bank account is less than the

outstanding balance amount of the financial account and one or more characteristics of

the financial account include an annual percentage rate of the financial account, a cash

advance limit of the financial account, and a credit limit of the financial account.

Understein et al. teaches automatically adjusting one or more characteristics of

the financial account when the verified balance amount of the bank account is less than

the outstanding balance amount of the financial account and one or more

characteristics of the financial account include an annual percentage rate of the

financial account, a cash advance limit of the financial account, and a credit limit of the

financial account (Understein, paragraph [0055]; where user credit card is (financial

account) is automatically when user's account has insufficient deposit adjusting

characteristics credit limit on the financial account).

Therefore, it would be obvious to one of ordinary skill in the art at the time the

invention was made to allow automatically adjusting one or more characteristics of the

financial account when the verified balance amount of the bank account is less than the

outstanding balance amount of the financial account and one or more characteristics of

the financial account include an annual percentage rate of the financial account, a cash

advance limit of the financial account, and a credit limit of the financial account of

Hutchinson et al. because Understein teaches that including above features would

enable to determine with certainty that buyer has funds available which can be reserved

as deposit for the item or cover the cost of the item if bidder submits the winning bid

(Understein, paragraph 0003]).

Response to Arguments

17.   After careful consideration of applicant's amendments and arguments, Examiner

maintains grounds of rejection in the instant application. Applicant's arguments with

respect to claims have been fully considered but they are not found to be persuasive.

        Examiner respectively disagrees with the applicant argument that Understein

does not teach "*periodically determining whether the balance amount of the bank*

account is equal to or greater than an outstanding balance amount of the financial

account by comparing the verified balance amount of the bank account to the

outstanding balance amount of the financial account". Understein specifically teaches

user can track accounts any time via link 30 where user account activity and deposit

available is observed at any time (Understein, Fig. 3, My Accounts; paragraph 0041]).

The established account for products and services such as utilities, parking, long

distance services, tool booth etc. periodically, in real time, debits user deposit account.

The system periodically checks availability of funds for paying specific accounts bill and

if user account have insufficient funds, the system links and automatically charges to

user credit card or deducts from the user's bank account, or generates an invoice

(Understein, Fig. 4, steps S7-S9 ; paragraph [0038, 0041,0054 - 0055]).

Conclusion

18.   Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant

is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE

MONTHS from the mailing date of this action. In the event a first reply is filed within

TWO MONTHS of the mailing date of this final action and the advisory action is not

mailed until after the end of the THREE-MONTH shortened statutory period, then the

shortened statutory period will expire on the date the advisory action is mailed, and any

extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

the advisory action. In no event, however, will the statutory period for reply expire later

than SIX MONTHS from the date of this final action.

The prior art made of record and not relied upon is considered pertinent to

applicant's disclosures. The following are pertinent to current invention, though not

relied upon:

Bent et al. (U.S. Pub 2005/0108149) teach system and method for managing

client accounts.

Fleischl et al. (U.S. Patent No. 6,038,552) teach method and apparatus to

process combined credit and debit transactions.

Gross (U.S. Patent No. 6,721,716) teaches payment certification string and

related electronic payment system and method.

Hogan (U.S. Patent No. 5,557,516) teaches system and method for conducting

cashless transactions.

Grant et al. (U.S. Patent No. 4,694,397) teach banking/Brokerage computer

interface system.

Herziger (U.S. Pub No. 2002/0082994) teaches method and apparatus for

automated banking machines.

Kavoun (U.S. Pub No. 2004/0148251) teaches method and system for providing

funds for on-line gaming.

Knapp (U.S. Pub No. 2004/0193537) teaches system and method for enhancing

financial institution revenues through accelerated of debit processing.

Lindsay Brown (U.S. Pub No. 2006/0212393) teaches payment system and

method.

McCoy et al. (U.S. Patent No. 6,932,268) teach dual mode credit card based

payment technique.

Paschini et al. (U.S. Patent No. 7,131,578) teach system and method for

electronic prepaid account replenishment.

Resnick et al. (U.S. Patent No. 6,185,545) teach electronic payment system utilizing intermediary account.

Roberts, E. (Credit Union Journal, February, 2002) discloses random deposits to verify account ownership.

Tedesco et al. (U.S. Patent No. 6,282,523) teach method and apparatus for processing checks to reserve.

Wilkes (U.S. Pub No. 2004/0153399) teaches linking a merchant account with a financial card.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Bijendra K. Shrestha whose telephone number is (571) 270-1374. The examiner can normally be reached on 7:00AM-4:30PM (Monday-Friday); 2nd Friday OFF.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571)272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should

you have questions on access to the Private PAIR system, contact the Electronic

Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a

USPTO Customer Service Representative or access to the automated information

system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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